

Debtor 1 TERRY L. BLACK, JR.Debtor 2  
(Spouse, if filing) \_\_\_\_\_United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 14-22454GLT

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: M & T BANK Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account 8 4 4 4

Property Address: 410 WALLAGE AVE  
BESSEMER PA 16112

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>5,077.76</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>5,077.76</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>5,077.76</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,003.15

The next postpetition payment is due on

8 / 1 / 2019  
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 TERRY L. BLACK, JR.  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 07/18/2019

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **TERRY L. BLACK, JR.**  
Name

Case number (if known) **14-22454GLT**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
03/28/2016	0985077	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	61.52
04/22/2016	0989277	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	125.89
05/24/2016	0993232	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	717.78
06/27/2016	1001994	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	115.78
07/26/2016	1005965	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	115.78
08/26/2016	1009961	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	115.78
09/27/2016	1013982	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	782.18
11/21/2016	1021164	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	206.21
12/21/2016	1024461	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	103.32
01/27/2017	1027931	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	107.46
02/24/2017	1031344	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	107.46
03/28/2017	1034783	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	747.81
05/25/2017	1041351	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	162.43
06/27/2017	1044736	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	81.43
07/25/2017	1048057	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	81.43
08/25/2017	1051391	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	95.27
09/26/2017	1054719	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	95.27
10/25/2017	1058078	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	751.28
12/21/2017	1064634	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	168.92
01/25/2018	1068072	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	84.68
02/23/2018	1071247	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	84.68
03/28/2018	1074442	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	84.68
04/24/2018	1077678	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	80.72
				<u>5,077.76</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

09/29/2014	0911733	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	3,047.86
10/29/2014	0915758	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	989.29
11/24/2014	0919876	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	989.34
12/22/2014	0924477	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	989.27
01/27/2015	0928530	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,324.52
02/24/2015	0932598	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	919.18
03/26/2015	0936675	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	937.01
04/24/2015	0940867	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	946.11
05/26/2015	0944944	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	950.92
06/23/2015	0948910	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,437.20
07/28/2015	0952963	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	962.39
08/26/2015	0957010	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,032.74
09/28/2015	0960915	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,083.67
10/26/2015	0964874	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,117.48
11/24/2015	0969035	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,700.51
12/22/2015	0973046	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	573.07
01/26/2016	0977094	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,722.75
02/24/2016	0981025	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,150.49
03/28/2016	0985077	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,097.28
04/22/2016	0989277	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,044.14
05/24/2016	0993232	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,121.42
06/27/2016	1001994	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,057.02
07/26/2016	1005965	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,057.02
08/26/2016	1009961	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,057.02
09/27/2016	1013982	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,057.02
10/26/2016	1017855	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	573.38
11/21/2016	1021164	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,540.66
12/21/2016	1024461	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,057.02
01/27/2017	1027931	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,057.02
02/24/2017	1031344	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,057.02
03/28/2017	1034783	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.91
04/21/2017	1038073	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	574.91
05/25/2017	1041351	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,582.91
06/27/2017	1044736	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.91
07/25/2017	1048057	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.91
08/25/2017	1051391	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.91
09/26/2017	1054719	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.91

Debtor 1 **TERRY L. BLACK, JR.**  
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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
10/25/2017	1058078	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.91
11/21/2017	1061353	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	576.11
12/21/2017	1064634	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,580.73
01/25/2018	1068072	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.42
02/23/2018	1071247	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.42
03/28/2018	1074442	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.42
04/24/2018	1077678	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.42
05/25/2018	1080939	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.42
06/22/2018	1084086	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.42
07/26/2018	1087303	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.42
08/28/2018	1090517	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.42
09/25/2018	1093649	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.42
10/29/2018	1096898	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.42
11/27/2018	1100036	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,078.42
12/21/2018	1103141	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,015.93
01/25/2019	1106348	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,015.93
02/25/2019	1109599	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,015.93
03/25/2019	1112892	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,015.93
04/26/2019	1116183	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,015.93
05/24/2019	1119583	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,015.93
06/25/2019	1122980	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	940.66
				<u>64,336.80</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

TERRY L. BLACK, JR.  
410 WALLAGE AVE  
BESSEMER, PA 16112

MICHAEL C EISEN ESQ  
M EISEN & ASSOCIATES PC  
6200 BABCOCK BLVD  
PITTSBURGH, PA 15237

M & T BANK  
ATTN PAYMENT PROCESSING  
POB 1288  
BUFFALO, NY 14240-1288

M & T BANK  
PO BOX 840  
BUFFALO, NY 14240

JAMES C WARMBRODT ESQ  
KML LAW GROUP PC  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

7/18/19

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee